ANNUAL REPORT

1998

Workplace Health, Safety and Compensation Commission

Claims Activity at a Glance

	1998	1997	1996	1995	1994
Short-term Disability Claims*	5,540	5,029	5,127	6,068	6,560
Health Care Only Claims**	4,305	4,406	5,005	5,830	6,147
Fatality Claims					
Accepted Current Year Fatalities***	9	9	8	7	10
Accepted Prior Year Fatalities****	22	22	21	24	13
Total Accepted Fatalities	31	31	29	31	23

Financial Activity at a Glance

	1998	1997	1996	1995	1994
No. of Registered Employers' Accounts	13,589	13,571	13,442	13,318	13,285
Employer Assessments	$108.2M	$98.4M	$102.9M	$105.9M	$105.8M
Funded Ratio	74.1%	75.9%	72.4%	66.0%	59.2%

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* The number of new claims reported and accepted with payment by March 31, 1999, for lost-time injuries that occurred in 1998.

** The number of new claims reported and accepted with payment by March 31, 1999, for medical aid only injuries that occurred in 1998.

*** Accepted Current Year Fatalities are the number of fatalities that occurred in 1998 and were accepted with payment between January 1 and December 31, 1998, including industrial disease fatalities.

**** Accepted Prior Year Fatalities are the number of fatalities that occurred prior to 1998 and were accepted with payment between January 1 and December 31, 1998, including industrial disease fatalities.

Letter of Transmittal

WHSCC WORKPLACE HEALTH, SAFETY & COMPENSATION COMMISSION

146-148 Forest Road • P.O. Box 9000 • St. John's, NF • Canada • A1A 3B8
Telephone: (709).778-1000 • Toll Free 1.800.563.9000 • Fax: (709).738-1714 • www.whscc.nf.ca

BOARD OF DIRECTORS

May 15, 1999

The Honourable Oliver Langdon
Minister of Environment and Labour
4th Floor, West Block
Confederation Building
P.O. Box 8700
St. John's, NF
A1B 4J6

Dear Minister:

In compliance with Section 12(1) of the Workplace Health, Safety and Compensation Act, I am pleased to submit the Annual Report of the Workplace Health, Safety and Compensation Commission of Newfoundland and Labrador for the year ended December 31, 1998.

The Report presents information on the Commission's transactions for the 1998 calendar year including the number of injuries accepted, benefits provided, and audited financial statements. This year's Report is similar to last year's in that it sets out the Commission's accomplishments for the year. It also outlines the goals for 1999.

I commend the Report for your review.

Respectfully submitted,

Penelope M. Rowe
Chairperson
On behalf of the Board of Directors

106-00569/

Mission

To promote and support safe workplaces in the province and assist employers and workers in managing workplace injuries and return to work planning. To provide a reasonable level of benefits to injured workers and their dependents based on reasonable assessment rates for employers.

Vision

The Workplace Health, Safety and Compensation Commission is a client-centred organization that provides high quality service to all workers, workers' dependents and employers. The Commission seeks to:

- Encourage workplaces in the province to be accident free by providing leadership in the promotion of occupational health and safety and working collaboratively with workers and employers to ensure healthy and safe workplaces.
- Improve its funding position so that it will be in a position to ensure adequate benefit levels for injured workers and dependents and reduce assessment rates for employers in the province. At all times the Commission strives to demonstrate accountability in its management of the Injury Fund and delivery of services to workers and their dependents.
- Be recognized as a public sector organization that is innovative, flexible, client-centred and dedicated to continuous improvement.

Values

Our values describe how we should act in order to reach our vision.

Service

- Strive for continuous improvement in the quality and efficiency of services provided.
- Maintain focus on the importance of worker and employer needs.
- Be fair, consistent, supportive and respectful.

Accountability

- Be financially responsible and accountable regarding the mandate entrusted to us.
- Continuously review our operating strategies in order to ensure the highest level of service and efficiency.

Goals for 1999

The goals for 1999 are listed below:

- To continuously improve communications with and services and programs offered to workers, employers and workers' dependents.
- To have healthy work environments that are accident free.
- To carry out its fiduciary responsibility and to ensure that the role the Board plays in the organization enables it to meet its legislative mandate.
- To become the best public sector organization in the province, thereby being positioned to provide excellent services and programs to clients.
-

Introduction

The Workers' Compensation Commission (WCC) experienced a year of transition and expansion in 1998. The merger with Occupational Health and Safety and the response to the Statutory Review Report influenced the operations of the Commission and the strategic planning of the Board of Directors.

In 1998, the Minister of Environment and Labour announced an expanded mandate and structure for the Workers' Compensation Commission. The organization assumed responsibility for the Programs division of Occupational Health and Safety and was re-named the Workplace Health, Safety and Compensation Commission (WHSCC). As a result, the organization is now responsible for injury prevention, education and training as they relate to workplace safety, as well as managing workplace injuries when they occur.

The Commission, through strategic planning and evaluation, will focus extensively on workplace safety in the next few years, and will implement health and safety programs that meet the needs of workplaces in the province and that reduce accident frequency. The Commission will also continue to work with injured workers, employers and health-care providers to facilitate early intervention and safe return to work.

The Minister of Environment and Labour also responded to the full report of the Statutory Review Committee in 1998. Based on that report, which included public consultation and stakeholder feedback, Government passed new legislation aimed at improving benefits and services to all stakeholders. The Commission was quick to address, communicate and implement many of the changes. Further policy development and procedural changes will continue into 1999.

The Annual Report presents the Commission's financial activity for the year with a comparison to previous years. It also comments on the more significant accomplishments of the organization for 1998.

Report of Chairperson

Penelope M. Rowe, Chairperson

The Workplace Health, Safety and Compensation Commission, like many organizations, appears to go through cycles. For the past several years trends have been positive with fewer injuries, higher payroll assessment revenue, excellent returns on investments and steady improvement to the Commission's funded position. However, as this annual report indicates, in 1998 the number, duration and cost of claims and benefits increased significantly. Revenues are not keeping pace with costs. The actuarial valuation shows a rise in the net fund deficiency and a slight drop in the funded position.

In 1999 these trends are continuing with more claims entering the system, many of which are recurrences of previous incidents.

Many external factors have a major impact on the system but are beyond the control of the organization. Caseloads and services are directly affected by the overall state of the economy and the availability of employment for injured workers.

The expanded mandate related to Health and Safety, numerous legislative changes, rising case loads, the burgeoning requirement for comprehensive statistical data, the shift to advanced information and technological systems, a desire for greater co-operation with government and external agencies and our commitment to enhanced consultation with stakeholders and more client-centred service delivery place even greater expectations on the Commission.

The transfer of the education, injury prevention and training activities will enable a more integrated approach to reducing the extent of injuries. As a result of the merger WHSCC has launched a Research Initiative to foster better understanding of workplace safety, industrial disease and disability management. To assist with implementing these programs: a Health and Safety Committee and a Research Advisory Committee have been established. As a new strategy the Board called for public expressions of interest to serve on these committees.

A corporate plan was prepared by the Board in consultation with Management to lay out the framework for key priorities and

Report of Chairperson
(continued)

directions and an operational plan for the delivery of health and safety services was drafted. We will carry out consultations to get input from stakeholders. As well the method of deeming injured workers capable of undertaking employment and the duty to accommodate are currently being studied to determine how best to deal with these thorny policy issues.

The Commission has a dual accountability to employers and injured workers and must be vigilant in maintaining the optimal level of services and benefits while striving to improve the funded position. To further our capacity to offer high quality case load management while operating at peak efficiency an internal organizational review will be initiated in 1999.

At the end of 1998 Barbara Stark completed her five year term as Chief Executive Officer and moved to a new post with the Workers' Compensation Board in British Columbia. Barbara provided strong leadership and had helped to steer the Commission through a period of significant change. We wish her well in her new position. The Board undertook a public search for a new CEO. George Tilley will assume the position in July 1999. We are indebted to Derek Forsey, Executive Director of Corporate Services who served as acting CEO during the transition period and to the Executive Directors of Compensation and Occupational Health and Safety who have carried extra responsibilities.

During the past year only five of the seven Board positions were filled as we awaited new appointments. This increased the work load for Directors and I extend my personal appreciation to those who carried additional duties. We anticipate three additional appointments to the Board to comply with legislative amendments.

The Commission is a complex, dynamic organization which requires the dedication of everyone associated with its operation. I gratefully thank the Board, Management and Staff for their support and hard work throughout 1998. It was a year of increasing demands at many levels. Working together the Workplace Health, Safety and Compensation Commission of Newfoundland and Labrador will continue to improve services to its stakeholders.

Board of Directors

Standing (L-R): Ches Foote, Judy Stagg, Eileen Humphries, Joseph O'Neil
Seated (L-R): William Kennedy, Penelope M. Rowe, Derek Forsey

Chairperson
Penelope M. Rowe

Employer Representatives

Ches Foote
Bill Kennedy

Worker Representatives

Eileen Humphries
Vacant

Members at Large

Judy Stagg
Vacant

Board Members who resigned in 1998

Allan Carter
Michael Griffin

Ex-Officio

Derek Forsey
Acting Chief Executive Officer
Workplace Health, Safety and Compensation Commission

Joseph O'Neill
Assistant Deputy Minister
Department of Environment and Labour

General Counsel/Corporate Secretary
Katherine Crosbie

Report of Acting Chief Executive Officer

Derek Forsey, Acting CEO

I had the pleasure of ending 1998 as the Acting Chief Executive Officer for the Workplace Health, Safety and Compensation Commission. Our former CEO, Barbara Stark, completed her five-year term with the Commission in December 1998. The change in leadership at this level was just one of many changes the Commission faced in 1998. Other significant changes included a change in name and mandate as well as numerous legislative changes.

The organization was kept busy throughout 1998 dealing with the follow-up to the Statutory Review Report and the merger between the Commission and the Occupational Health and Safety Programs Division of the Department of Environment and Labour. The degree of work required to merge two separate organizations is considerable and required a lot of time and effort of staff from both organizations. The merger will undoubtedly continue to require much of our attention in 1999 as well.

While the merger was a very public and demanding issue throughout the year, in a less public but very definite way, our staff continued to do their regular jobs and made every effort to provide improved service to injured workers, their dependents and employers in the province.

While the number of people working in the province increased, so did the number and costs of lost-time injuries. The Commission's funded ratio which has been improving in recent years, decreased slightly in 1998.

I would like to take this opportunity to thank the Board of Directors for its continued guidance throughout the year and management and staff for the exceptional effort they gave to the organization during the merger. I look forward to leading our team until a new Chief Executive Officer is in place and I assure stakeholders the Commission is heading into 1999 with a new focus on injury prevention and on its continued commitment to improvement.

Operational Review

The operations of the Workplace Health, Safety and Compensation Commission were greatly influenced in 1998 by the merger with Occupational Health and Safety and its expanded mandate. While this exciting new challenge required a significant effort, the Commission continued to focus on its goals of continuous improvement in service, funding, programs and communications, as well as accountability. Promoting health and safety and reducing workplace injuries throughout Newfoundland and Labrador also continued to be a key goal for the Commission.

The Commission implemented a number of legislative changes and new initiatives as a result of the Statutory Review Report; these changes enhanced services and benefits to clients.

Addition of the Health and Safety Services Department

Much time and effort were spent ensuring a smooth transition during the merger of staff at the Commission with staff from Occupational Health and Safety. Many departments involved in the logistics of the merger dealt with numerous administrative issues such as the physical move, human resource issues, computer and other technological requirements, and the promotion of our new name and new organization.

Promoting Health and Safety Awareness

Promotion of best practices for injury prevention is largely facilitated through the development, implementation and evaluation of a variety of educational, consultative and auditing programs. The following initiatives promote and support compliance with the Occupational Health and Safety Act and Regulations.

In 1998, the Health and Safety Services Department of the Commission continued to support the establishment of Occupational Health and Safety (OHS) Committees and Worker Representatives in provincially regulated workplaces. The Commission recognizes that OHS Committees are critical to the promotion of health and safety, and that it is vital to provide these groups with appropriate training and necessary support.

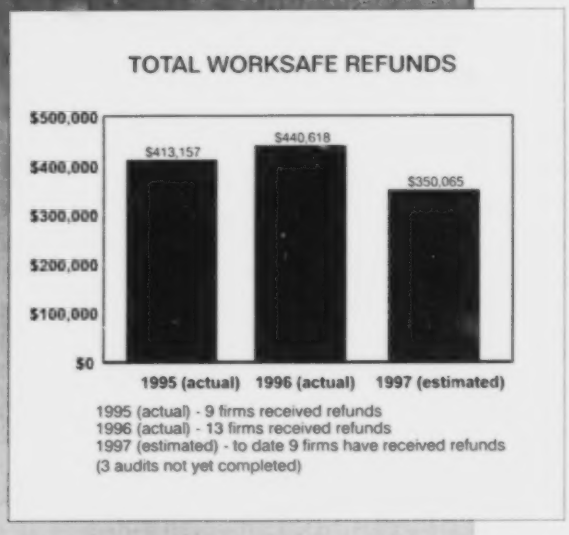
The Health and Safety Programs Division of the Department of

Employers with 10 or more workers should have an Occupational Health and Safety Committee.

Operational Review

Environment and Labour piloted a committee training program for health and safety committees. The program comprises six modules and assists employers and employees in developing, implementing and managing an effective workplace health and safety program. Based on stakeholder feedback, the Committee Modular Training Program has been revised and is currently available through the Health and Safety Advisors. This program will be available in a train-the-trainer format in 1999 for larger employers with multiple committees.

Worksafe, an initiative introduced in 1995, promotes workplace health and safety through the use of financial incentives. Participating employers, who reduce claims costs and score well on a safety audit, receive financial refunds. In response to participant feedback, the Worksafe program was expanded in 1998 and changes were made to the audit tool and the eligibility criteria.



The Finance and Health & Safety Services Departments continued to work with the original 17 Worksafe participants, and extended the program to nine additional employers. The original 17 firms, with the exception of three firms whose audits were delayed, underwent a health and safety audit for the year 1997 using the old audit tool, and all firms performed well with more than $350,000 being awarded in refunds. The new participants underwent the pre-audit in 1998 and will implement action plans to address the recommendations of their audit report throughout 1999.

There was an increase in 1998 of 0.18 in the injury incidence rate, up from 2.62 in 1997 to 2.80. This should be a concern for all employers and employees. It is a concern for our organization and we will be working with the Department of Environment and Labour in 1999 to address this issue.

In order to increase public awareness of the need to improve health and safety in the workplace, the Commission distributed numerous promotional materials reinforcing health and safety messages to workers and employers throughout Newfoundland and Labrador. The Communications Department developed and distributed approximately 32,000 newsletters, 16,000 OHS calendars, safety posters, hazard alerts, bulletins, educational booklets and it designed new provincial billboards. The commitment to increasing public

Operational Review

awareness will continue in 1999.

The Commission, in partnership with key stakeholders, supported a new high school workplace safety course in 1998. The two-credit course offers students 110 hours of instruction and introduces students to workplace health, safety and injury prevention concepts. Feedback from stakeholders about this course has been very positive.

Improving Client Service

Although 1998 was a year of significant change, the Commission continued to focus on its corporate goal of providing quality client services.

In March of 1998, the Commission conducted a survey of injured workers regarding services provided by Case Managers. The survey was developed by an external agency in consultation with the Commission and the Injured Workers' Association. Approximately 2,200 or 60% of current clients were surveyed. Overall, more than 70% of respondents were pleased with the service provided and 80% agreed they were treated with respect, and had received courteous service from their Case Manager.

This survey of clients was unique because the results were specific to individual Case Managers. The survey results will be used as a tool to help the Commission improve service.

Following the release of the survey, Case Managers met in small groups to discuss the survey results and their approach to dealing with claims. From these sessions staff identified best practices and developed protocols for better managing claims. Many of these best practices and suggestions will be implemented in 1999.

Another initiative pursued in 1998 was enhanced training for our staff. For example, empathy training sessions were provided to all staff. Each session was attended by an injured worker who discussed his/her personal experience in dealing with the Commission.

Consulting with stakeholders and communicating key messages to clients are important to the Commission. In 1998, the Communications Department concentrated on promoting the new organization and how the merger would affect clients. Other continuing messages communicated in 1998 included changes in legislation, policy and practice. The Commission's Internet

If a worker is unable to return to full duties after an injury or recovery, the worker gradually returns to full duties

Operational Review

Homepage is also used to communicate important information.

A new policy, entitled Information Protection and Access, was developed and approved by the Board in 1998. This policy addressed issues of confidentiality, information protection and access, and emphasized that written authorization is required from the worker or employer in situations where another individual is acting on their behalf. The policy specifically outlines parameters for access to information, and ensures the confidentiality of claim files. A consent form allows clients to authorize another person to gain access to their file.

The Commission also permits information sharing with other agencies and departments in certain circumstances to promote administrative efficiency and to provide a more streamlined client service.

In 1998, the Commission worked hard to deal with all outstanding internal appeals so it could meet its new turnaround time of 90 days versus the previous 180 days for appeals. By September, 252 outstanding appeals had been processed, and the Statutory Review recommendation of a 90-day turnaround for all appeals had been met, and in many cases exceeded.

The Commission extended access to the Internet for staff in 1998. The long-term goal is to use this medium for on-line registration of employers and to encourage electronic communication.

The Medical Department contracted out more of its work in 1998 to improve turnaround times and provide services closer to home for more clients and this reduced the cost and inconvenience of travel for clients. In the past, the Commission contracted physicians in Corner Brook and Grand Falls-Windsor to provide Permanent Functional Impairment (PFI) assessments. During 1998, physicians were also hired in Clarenville and St. John's to perform these assessments and to provide advice on claim files more quickly which allowed Case Managers to expedite decisions on claims for injured workers.

The establishment of Occupational Therapy related services in Labrador was another initiative of the Commission in 1998. The organization continues to improve customer services by bringing services closer to injured workers' homes.

In September, the Commission expanded its medical aid coverage to

Operational Review

include the provision of herbal and homeopathic remedies for injured workers. The Commission provides homeopathic and herbal remedies when prescribed by a licensed physician to treat the work-related injury.

A new Resource Centre was opened at the Commission in 1998. The Centre carries an extensive collection of Occupational Health & Safety and Workers' Compensation information from all provincial and territorial Workers' Compensation boards, as well as general reference materials and videos. It is open to the public and to clients of the Commission.

Responding to the Statutory Review Report

The Commission was quick to respond to the recommendations of the Statutory Review. The Statutory Review Committee's report was released in 1997 and the Minister responded to the full report in 1998.

Some changes that the Commission implemented and communicated to stakeholders in 1998 include:

- A 5% increase in benefits for injured workers who receive benefits for less than 39 weeks. This was a direct benefit provided immediately to more than 500 short-term clients who were receiving benefits on January 1, 1998. As well, every injured worker who had a lost-time claim in 1998 benefited from this change.
- Surviving spouses are now guaranteed a minimum weekly payment of $200, taking into account Canada Pension Plan (CPP) survivor benefits and employer-sponsored pension plan survivor benefits.
- Most injured workers in receipt of CPP disability benefits received an increase as a result of the CPP offset being reduced from 80% to 75%. This is a direct benefit to long-term clients.
- Both internal reviews and external Workers' Compensation Review Division (WCRD) appeals are now being heard and finalized more expeditiously. The turnaround time for reviews and appeals is now 90 days compared to the previous 180 days.

In response to the statutory review, a number of immediate changes

The WHSCC Resource Centre places high priority on providing information on health and safety and compensation issues for all clients.

Operational Review

were made to improve the deeming process. The Commission established a minimum number of hours of work for deeming purposes, which means a worker has to be able to work at least four hours a day before we can deem them capable of working part-time. This change was well received by injured workers. In addition, the Commission established a minimum level of education an injured worker must have before he/she can be deemed capable of working. Deeming decisions now more accurately reflect the qualifications and capabilities of the injured worker. As well, an initiative to review the complete deeming process will be completed in 1999 and a report on the project will be forwarded to the Minister.

Accountability

The Commission's funded position decreased in 1998. Numerous factors affected the funded position such as an increase in the number and cost of claims. As well, the Commission has enhanced benefits, for example initial benefit levels increased by 5% of net income for injured workers and injured workers are now allowed to keep more of their CPP benefits. A guaranteed minimum survivor benefit was introduced for dependent spouses. Changes were made to the deeming process and practices which resulted in higher reserves being set up for injured workers receiving long-term benefits. In 1998, approximately 900 claimants applying for benefits were filing for recurrences. Also the cost of medical aid such as prescriptions and other forms of medical treatment has been increasing. On a positive note, more people were working in the province in 1998; therefore payrolls were higher and the Commission assessed employers a record $108 million. As well, despite a volatile year on the stock markets, the Commission achieved a 4.2% return on its investments in 1998.

The Commission established a Year 2000 (Y2K) project committee to consider the significant business issues that need to be assessed and addressed by the organization. The Commission has a plan in place to address the most critical aspects of Y2K requirements and the plan is on schedule to be completed by September 1999.

The Commission developed a plan in 1998 that fulfills the corporate goal to recruit and retain staff in information systems that would ensure computer based applications continue to be supported in-house with experienced staff. This plan also contributes to the ongoing Y2K Conversion Project at WHSCC.
Over time, the Commission is able to collect 99% of its assessments.

Operational Review

In 1998, the Assessment Services Department levied a record amount of assessment revenue and reduced its year-end assessments receivable from 6.7% to 5.4%.

The development of a new Assessment System was finalized in 1998. This new system has added more flexibility to the internal operations of the Commission by capturing more statistical data on employers, and providing better management reporting and more effective follow-up systems for departmental activity. The system allows Commission users access to more electronic data interchange and enables employers to pay by electronic funds transfer or payments at their financial institution.

In March 1998, the Investigations Department began reporting to the Commission's General Counsel. Combining the Legal and Investigations staff facilitates a team approach to matters requiring legal and investigative functions. The Investigators are still guided by Board approved policy on Investigations.

These changes also mean that the Commission's legal staff are involving Investigators in third-party litigation at an earlier stage. This teamwork contributes to more effective recoveries from negligent parties who cause injuries to workers. In 1998, the Commission recovered approximately $930,000 in total settlements of third-party matters. More than $380,000 of the total amount recovered was paid by the Commission to injured workers and the balance was credited to the Injury Fund.

Greater awareness and improved safety attitudes will reduce the number of young workers injured in the workplace.

Management's Responsibility for Financial Reporting

The financial statements of the Workplace Health, Safety and Compensation Commission were prepared by management, who are responsible for the integrity and fairness of the data presented, including significant accounting judgements and estimates. This responsibility includes selecting appropriate accounting principles consistent with generally accepted accounting principles in Canada. Financial information contained elsewhere in the Annual Report conforms to these financial statements.

In discharging its responsibility for the integrity and fairness of the financial statements, management maintains the necessary internal controls designed to provide reasonable assurance that relevant and reliable financial information is produced and that assets are properly safeguarded. The Internal Auditor performs audits designed to test the adequacy and consistency of the Commission's internal controls, practices and procedures.

The Board of Directors has reviewed the financial statements and other financial information included in the Annual Report.

The Board of Directors is assisted in its responsibilities by its Finance Committee. This committee reviews and recommends approval of the financial statements and annual reports, meets periodically with management, the Internal Auditor, external auditors and actuaries concerning internal controls and all other matters relating to financial reporting and recommends the appointment of external auditors and actuaries.

The firm of Morneau Sobeco has been appointed as independent consulting actuaries to the Commission. Their role is to complete an independent, actuarial valuation of the benefits liabilities of the Commission on a periodic basis not to exceed two years and to report thereon in accordance with generally accepted actuarial principles. Such a valuation was performed as at December 31, 1997. An interim valuation was performed as at December 31, 1998 by the Commission's Actuary.

Deloitte & Touche, the external auditors of the Commission, have performed an independent audit of the financial statements of the Commission in accordance with generally accepted auditing standards. The Auditors' Report outlines the scope of this independent audit and the opinion expressed.

Chairperson
Board of Directors

Acting
Chief Executive Officer

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Auditors' Report

To the Board of Directors of the
Workplace Health, Safety and Compensation Commission
of Newfoundland and Labrador
(formerly Workers' Compensation Commission)

We have audited the balance sheet of the Workplace Health, Safety and Compensation Commission of Newfoundland and Labrador as at December 31, 1998 and the statements of operations, unfunded liability and cash flows for the year then ended. These financial statements are the responsibility of the Commission's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with generally accepted auditing standards. Those standards require that we plan and perform an audit to obtain reasonable assurance whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation.

In our opinion, these financial statements present fairly, in all material respects, the financial position of the Commission as at December 31, 1998 and the results of its operations and the changes in its cash flows for the year then ended in accordance with generally accepted accounting principles.

Deloitte & Touche LLP

St. John's, Newfoundland
March 15, 1999

Balance Sheet as at December 31

Assets

	1998 ($000)	1997 ($000)
Cash and cash equivalents	$ 11,770	$ 12,087
Receivables (Note 1)	10,309	8,895
Investments (Note 2)	286,633	259,828
Capital assets (Note 3)	9,939	8,462
	$ 318,651	$ 289,272

Liabilities and Net Fund Deficiency

	1998 ($000)	1997 ($000)
Payables and accruals	$ 6,449	$ 6,898
Benefits liabilities (Note 4)	408,302	359,041
Total liabilities	414,751	365,939
Reserves (Note 5)	15,000	15,000
Unfunded liability (Note 6)	(111,100)	(91,667)
Net fund deficiency	(96,100)	(76,667)
	$ 318,651	$ 289,272

Contingencies (Note 10)

On behalf of the Commission

Chairperson

Acting Chief Executive Officer

The accompanying notes starting on page 23 are an integral part of the financial statements.

Commentary

The balance sheet presents the Commission's financial position as at December 31, 1998. Assets refer to resources and property owned by the Commission or owed to the Commission by others. They include cash and investments, land, building and equipment plus various accounts receivable.

Liabilities include accounts payable and actuarial estimates of amounts to be paid in future years for 1998 and prior years' injuries. A detailed actuarial valuation of the benefits liabilities was carried out as at December 31, 1997. The benefits liabilities as at December 31, 1998, were extrapolated from the results of the 1997 actuarial valuation with an adjustment for the actual benefit increase to be provided during 1999 on extended earnings loss and survivor benefits. The effective net discount rates resulting from the extrapolation are 7.64% per annum for non-indexed benefits and graded net discount rates starting at 6.67% for the first year, 5.53% for the second year and reaching an ultimate level of 3.50% per annum after four (4) years for indexed benefits.

Reserves are amounts appropriated to fund the cost of specific expenditures and the net fund deficiency is the accumulated surplus (deficiency) for all years to the end of 1998 less the reserves. Unfunded liability refers to the amount by which total liabilities and reserves exceed total assets.

The Commission's funded ratio (the percentage of assets to liabilities plus reserves) decreased from 75.9% to 74.1% in 1998.

Statement of Operations

Year Ended December 31

	1998 ($000)			1997 ($000)
	Current Year Injuries	Prior Years' Injuries	Total	Total
Revenue				
Assessments	$ 90,024	$ 4,728	$ 94,752	$ 85,028
Investment income	-	26,760	26,760	26,496
	90,024	31,488	121,512	111,524
Expenses				
Claims costs incurred				
Short-term disability	27,279	3,833	31,112	25,738
Long-term disability	16,869	17,466	34,335	30,899
Survivor benefits	2,589	3,787	6,376	5,728
Health care	18,481	4,703	23,184	20,747
Rehabilitation	2,375	783	3,158	3,474
	67,593	30,572	98,165	86,586
Administration (Note 7)	15,141	-	15,141	13,808
Other (Note 8)	4,094	-	4,094	4,869
Total	86,828	30,572	117,400	105,263
Surplus from operations before the following	3,196	916	4,112	6,261
Unfunded liability assessment	-	13,400	13,400	13,400
	3,196	14,316	17,512	19,661
Actuarial adjustments for prior years (Note 4)	-	(19,186)	(19,186)	(10,388)
Legislative change (Note 9)	-	(17,367)	(17,367)	(1,286)
	-	(36,553)	(36,553)	(11,674)
Surplus (deficiency) for the year	$ 3,196	$ (22,237)	$ (19,041)	$ 7,987

The accompanying notes starting on page 23 are an integral part of the financial statements.

Commentary

The Commission's statements are prepared on an accrual basis. Thus, the Commission includes in the current year Statement of Operations, an estimate of future costs for injuries that have already occurred.

The Statement of Operations summarizes the Commission's operating activity for the year. Revenue consists of assessment revenue from employers and interest earned on both short and long-term investments. The Unfunded liability assessment also represents revenue from employers.

Expenses for current year injuries represent actual costs incurred in 1998, plus an estimate of what is expected to be incurred in the future for these claims including an allowance for indexing basic benefits in line with increases in the CPI for Canada. Expenses for prior years' injuries also include actuarial adjustments to previous estimates of liabilities for prior years' claims, interest charged to fund liabilities and Self-Insurers' expenses.

There has been a transfer of costs from Other expenses to Administration expenses, as a result of the merger of the Occupational Health and Safety Programs Division with the Commission.

Statement of Unfunded Liability

Year Ended December 31

	1998 ($000)	1997 ($000)
Unfunded liability, beginning of year	$ (91,667)	$ (99,354)
Surplus (deficiency) for the year (Page 20)	(19,041)	7,987
	(110,708)	(91,367)
Appropriation to reserve fund (Note 5)	(392)	(300)
Unfunded liability, end of year	$ (111,100)	$ (91,667)

The accompanying notes starting on page 23 are an integral part of the financial statements.

Commentary

The unfunded liability, beginning of year, is the accumulated excess of expenses over revenue in prior years.

Surplus (deficiency) for the year is the difference between current year revenue and expenses for current and prior years' injuries (Statement of Operations) which reduces (increases) the unfunded liability.

Statement of Cash Flows

Year Ended December 31

	1998 ($000)	1997 ($000)
	Total	Total
Cash flow from operating activities:		
Cash received from:		
Employers, for assessments	$ 107,020	$ 97,579
Investment income	14,272	11,570
	121,292	109,149
Cash paid to:		
Claimants or third parties on their behalf	(85,740)	(77,616)
Suppliers, for administrative and other goods and services	(17,723)	(16,305)
Third party, from reserve fund	(392)	(300)
	(103,855)	(94,221)
Net cash provided from operating activities	17,437	14,928
Cash flow from investing activities:		
Cash received from:		
Sales and maturities of long-term investments	351,410	514,678
Cash paid for:		
Purchases of long-term investments	(365,642)	(531,461)
Purchases of capital assets	(3,522)	(2,406)
	(369,164)	(533,867)
Net cash used for investing activities	(17,754)	(19,189)
Net (decrease) in cash and cash equivalents	(317)	(4,261)
Cash and cash equivalents		
Beginning of year	12,087	16,348
End of year	$ 11,770	$ 12,087

The accompanying notes starting on page 23 are an integral part of the financial statements.

Commentary

Cash flow from investment income and assessments is the actual amount received in 1998 and includes amounts assessed in prior years.

Notes to Financial Statements

December 31, 1998

Nature of operations

The Workers' Compensation Commission was established by the Newfoundland Legislature in 1951, under the Workers' Compensation Act. The Commission is responsible, in accordance with the provisions of the Act, for administering the payment of benefits to injured workers and dependents of fatally injured workers; levying and collecting assessment revenues from established classes of employers in amounts sufficient to cover the current and future costs of existing claims; and investing funds, following investment policies which are approved by the Commission within guidelines established under the Insurance Companies Act (Canada).

During 1998, the Workers' Compensation Commission was renamed the Workplace Health, Safety and Compensation Commission and its mandate was expanded to include the Occupational Health and Safety (OHS) Programs Division of the Department of Environment and Labour. Legislative changes required to complete the merger, including changing the organization's name to the Workplace Health, Safety and Compensation Commission, and the name of the Act to the Workplace Health, Safety and Compensation Act, were implemented on January 1, 1999.

An independent Workers' Compensation Review Division is established under the Act to make rulings on any appeals pertaining to the Commission's assessments or benefits decisions.

The Commission does not receive government funding or other assistance.

Summary of significant accounting policies

Provision for unbilled assessments

At the beginning of each year, an assessment is levied on employers by applying industry assessment rates to their estimated payroll. Due to varying economic conditions, actual employers' payrolls may differ from original estimates. Therefore, at year end, a provision for unbilled assessments is recorded based on historical assessment information and on actual payroll information received subsequent to year end.

Funding policy

The Commission's funding policy states that the Commission's financial objective is to be fully funded by the year 2012. Assessment rates will be established at a level to generate sufficient revenue to cover either the cash disbursements in each year (cash approach) or the full year's cost of each accident year as well as amortization of a portion of the unfunded liability (full funding approach). In 1998 the industry assessment rate levied on employers to contribute to the unfunded liability was $13.4 million (1997 - $13.4 million). The revenue raised with respect to the funding policy is shown separately in the Statement of Operations as the unfunded liability assessment.

Investments

Fixed term investments are recorded using the amortized cost method, which amortizes premiums and discounts arising on fixed term purchases over the periods to maturity of these investments. Gains or losses realized on the disposal of fixed term investments are amortized on a straight-line basis over a five-year period, which approximates the period to maturity.

Equity investments are stated at moving average market value. Unrealized gains and losses occurring during the year, together with gains and losses realized on the disposal of equity investments, are deferred and amortized on a straight-line basis over a five-year period.

Where it is determined that a permanent impairment in the carrying value of the entire investment portfolio has occurred, the carrying value of the portfolio is written down to recognize the loss and the write-down included in income in the year in which it occurs.

Capital assets

Capital assets are reported at cost and are amortized monthly on a straight-line basis over their estimated useful lives. The periods used are as follows:

Building	40 years
Furniture and equipment	5 to 10 years
Equipment under capital lease	3 to 5 years

Capital leases

The Commission leases computer equipment under capital leases. Future minimum lease payments under these capital leases are as follows:

	($000)
1999	$ 894
2000	543
2001	192
2002	0
2003	0
	1,629
Less: Estimated executory costs	57
Net minimum lease payments	1,572
Less: Amounts representing interest at 6.80%, 6.90%, 9.45%, 7.63% and 6.69%	111
Present value of net minimum lease payments	$ 1,461

Pension costs

All permanent employees of the Commission are covered by the Public Service Superannuation Plan administered by the Province of Newfoundland and Labrador. Contributions to the plan are required from both the employees and the Commission. The annual contributions for pensions are recognized in the accounts on a current basis.

Self-insured employers

These financial statements include the effects of transactions carried out for self-insured employers, principally Federal and Provincial government bodies, who directly bear the costs of their own incurred claims and an appropriate share of administrative costs. Aggregate amounts of such assessment revenue and offsetting expenses included in the Statement of Operations are as follows:

	1998 ($000)	1997 ($000)
Assessment revenue	$ 6,119	$ 6,107
Claims costs incurred:		
• Short-term disability	558	454
• Long-term disability	2,105	1,980
• Survivor benefits	428	451
• Health care	1,649	1,936
• Rehabilitation	439	471
Administration charges	940	815
	$ 6,119	$ 6,107

The benefits liabilities related to self-insured employers have not been determined by actuarial valuation and thus are not included in the Commission's benefits liabilities. As these liabilities will be borne by those employers when paid in future years, they do not add to the Commission's unfunded liability or its net fund deficiency.

Notes to Financial Statements

December 31, 1998

1. Receivables

	1998 ($000)	1997 ($000)
Assessments	$ 3,924	$ 3,812
Unbilled assessments	4,500	3,500
Other	1,885	1,583
	$ 10,309	$ 8,895

As a result of the overpayment policy approved by the Board in 1995, other receivables include $ 1,226,000 (1997 - $943,591) representing overpayments to injured workers resulting primarily from payment of retroactive CPP benefits.

2. Investments

	1998 ($000)		1997 ($000)	
	Carrying Value	Market Value	Carrying Value	Market Value
Fixed term	$ 171,183	$ 179,985	$ 159,132	$ 165,769
Equities	151,635	155,638	139,999	152,904
Accrued interest	2,215	2,215	2,770	2,770
	$ 325,033	$ 337,838	$ 301,901	$ 321,443
Deferred investment gains	(38,400)	-	(42,073)	-
	$ 286,633	$ 337,838	$ 259,828	$ 321,443

During the year the following items were amortized to investment income:

	1998 ($000)	1997 ($000)
Amortized portion of realized investment gains	$ 14,271	$ 12,944
Amortized portion of unrealized investment gains	(219)	2,525
	14,052	15,469
Amortized portion of (premiums) on fixed term investments	(931)	(685)
Total amortized to investment income	$ 13,121	$ 14,784

3. Capital assets

	1998 ($000)			1997 ($000)
	Cost	Accumulated Amortization	Net Book Value	Net Book Value
Land	$ 11	$ -	$ 11	$ 11
Building	7,353	2,752	4,601	4,671
Furniture and equipment	7,422	3,495	3,927	2,189
Equipment under capital lease	5,245	3,845	1,400	1,591
	$ 20,031	$ 10,092	$ 9,939	$ 8,462

Notes to Financial Statements
December 31, 1998

4. Benefits liabilities

An analysis of the components of, and changes in, benefits liabilities is as follows:

	1998 ($000)						1997 ($000)
	Short-Term Disability	Long-Term Disability	Survivor Benefits	Health Care	Rehabilitation	Total	Total
Balance, beginning of year	$ 41,677	$ 214,775	$ 44,438	$ 52,724	$ 5,427	$ 359,041	$ 338,432
Add: claims costs incurred:							
Current year injuries	27,279	16,869	2,589	18,481	2,375	67,593	56,650
Prior years' injuries	4,034	17,574	3,787	4,703	757	30,855	29,901
	31,313	34,443	6,376	23,184	3,132	98,448	86,551
	$ 72,990	$ 249,218	$ 50,814	$ 75,908	$ 8,559	$ 457,489	$ 424,983
Deduct: claims payments made:							
Current year injuries	9,183	476	145	4,789	50	14,643	11,545
Prior years' injuries	18,988	24,762	6,752	18,033	2,562	71,097	66,071
	28,171	25,238	6,897	22,822	2,612	85,740	77,616
Balance before the following	44,819	223,980	43,917	53,086	5,947	371,749	347,367
Actuarial adjustments for prior years	(2,385)	18,007	1,513	2,551	(500)	19,186	10,388
Legislative change (Note 9)	1,058	9,702	6,607	-	-	17,367	1,286
	(1,327)	27,709	8,120	2,551	(500)	36,553	11,674
Balance, end of year	$ 43,492	$ 251,689	$ 52,037	$ 55,637	$ 5,447	$ 408,302	$ 359,041

4. Benefits liabilities (cont'd.)

A detailed actuarial review was completed as at December 31, 1997. In 1998 the actuary was engaged to update the estimated benefits and unfunded liability as at December 31, 1998. These estimates were based on the results of the detailed calculations carried out for the valuation as at December 31, 1997, and the emerging cost experience for 1998 as provided to the actuary by the Commission. As a result of these reviews, claim costs incurred for prior years' injuries have been adjusted to include the following:

	1998 ($000)	1997 ($000)
Short-term disability	$ (2,385)	$ (8,226)
Long-term disability	18,007	22,126
Survivor benefits	1,513	(1,530)
Health care	2,551	4,585
Rehabilitation	(500)	(6,567)
	$ 19,186	$ 10,388

Claims costs incurred in 1998 for prior years' injuries include the following:

	($000)
Investment income required to fund benefits liabilities From 1998 investment income	$ 26,127
Self-insurers' expenses	4,728
	$ 30,855

5. Reserves

i) A disaster reserve has been provided by a 5 per cent charge to annual assessment revenue. The reserve is limited to a maximum of $10,000,000.

ii) A reserve for funding studies, projects and research relating to the enhancement of occupational health and safety in the workplace has been provided by a 2 per cent charge to annual assessment revenue. The reserve is limited to a maximum of $5,000,000. During 1998, $392,000 was issued from this reserve including an amount of $300,000 to the Newfoundland and Labrador Construction Safety Association. These funds have been replenished at December 31, 1998.

Notes to Financial Statements

December 31, 1998

6. Change in unfunded liability	1998 ($Millions)	1997 ($Millions)
Unfunded liability, beginning of year	$ (91.7)	$ (99.4)
Favourable revenue variance	6.0	7.7
(Unfavourable) accident variance for the current year	(5.6)	(2.2)
Principal portion of unfunded liability assessment	7.6	6.5
Favourable investment income variance	7.7	8.2
Liability adjustments for prior years' claims	(19.2)	(16.1)
Legislative amendment	(17.4)	(1.3)
Favourable variance in inflation assumption	-	6.2
(Unfavourable) variance in valuation method	-	(0.5)
Other	1.5	(0.8)
Unfunded liability, end of year	$ (111.1)	$ (91.7)

7. Administration expenses	1998 ($000)	1997 ($000)
Salaries and employee benefits	$ 10,170	$ 9,640
Office and communications	1,665	1,421
Amortization	2,029	1,800
Building operations	416	598
Travel and vehicle operating	391	373
Professional fees	549	196
Recoveries	(79)	(220)
	$ 15,141	$ 13,808

The increase in Salaries and Benefits is primarily attributed to the merger with the Occupational Health and Safety (OHS) Programs Division of the Department of Environment and Labour, new positions created to improve client services and the Commission's portion of employee benefits.

8. Other expenses	1998 ($000)	1997 ($000)
Occupational Health and Safety	$ 3,208	$ 3,632
Review Division	456	453
Employer and Worker Advisors	200	200
Worksafe Program	208	384
Statutory Review Committee	22	200
	$ 4,094	$ 4,869

As a result of the merger of the Occupational Health and Safety (OHS) Programs Division and the Commission, a portion of expenses (which previously would have been reported under OHS) is now included in Administration.

Notes to Financial Statements
December 31, 1998

9. Legislative change

The Workers' Compensation Act was amended to decrease the CPP offset for extended earnings loss from 80% of CPP received by injured workers to 75% as of September 1998. As well, an amendment to the Workers' Compensation Regulations was made to introduce a $200 minimum weekly survivor benefit for dependent spouses of fatally injured workers in September of 1998. The result of these changes was a charge to the Statement of Operations in the amount of $17,367,202.

10. Contingencies

The Commission is liable for the future costs of claims relating to certain latent occupational diseases which may have occurred in the current year or previously, but which may not be recognized and reported for a number of years due to the extended latency period of such diseases. Because of the absence of reliable evidence and data pertaining to these matters, the liabilities cannot be reasonably estimated and have not been recorded in these financial statements.

11. Related party transactions

The Commission is required by the Provincial Government to reimburse it for a portion of the operating costs of the Occupational Health and Safety Division, all of the costs of the Workers' Compensation Review Division and the Employer and Worker Advisor positions. Total expenses incurred by the Commission in these matters are detailed in Note 8.

In addition to these obligations, included in these financial statements are amounts resulting from normal operating transactions with various Provincial Government controlled departments, agencies and Crown Corporations with which the Commission may be considered related. The Provincial Government is also a self-insured employer, and account balances resulting from these transactions are included in the financial statements.

12. Uncertainty due to the Year 2000 issue

The Year 2000 issue arises because many computer systems use two digits rather than four to identify a year. Date sensitive systems may recognize the Year 2000 as 1900 or some other date, resulting in errors when information using Year 2000 dates is processed. In addition, similar problems may arise in some systems which use certain dates in 1999 to represent something other than a date. The effects of the year 2000 issue may be experienced before, on, or after January 1, 2000, and, if not addressed, the impact on operations and financial reporting may range from minor errors to significant systems failure which could affect an entity's ability to conduct normal business operations. It is not possible to be certain that all aspects of the Year 2000 issue affecting the Commission, including those related to the efforts of customers, suppliers, or other third parties, will be fully resolved.

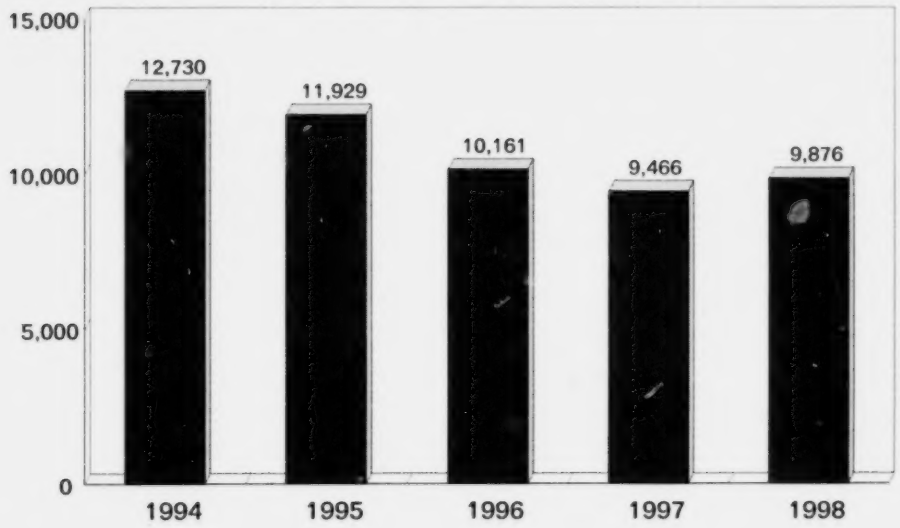
Five-Year History

Statements of Operations and Unfunded Liability for the Year Ended December 31 (in $000's)

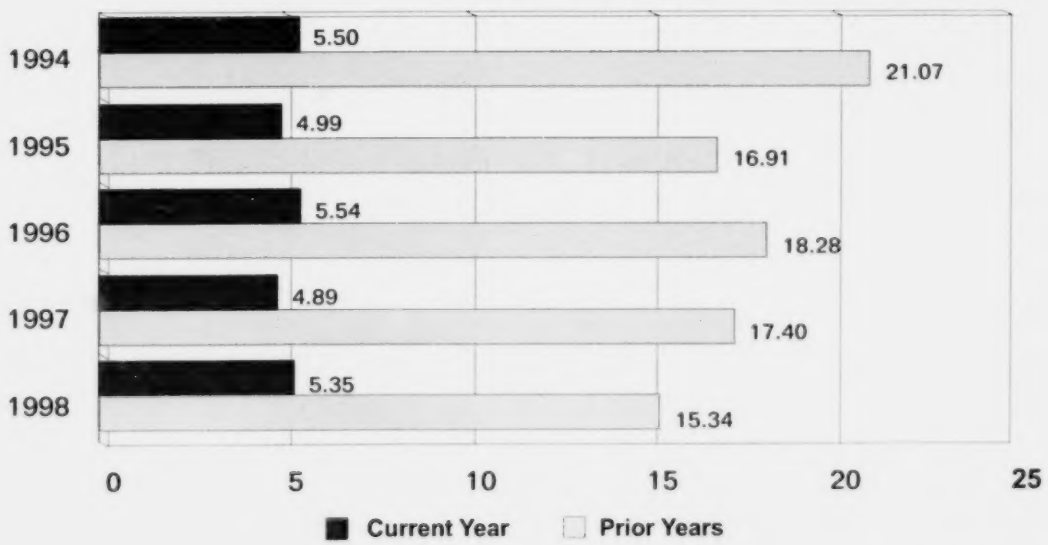
	1998	1997	1996	1995	1994
Revenue					
Assessments	$ 94,752	$ 85,028	$ 89,460	$ 92,464	$ 92,435
Investment income	26,760	26,496	23,273	16,635	11,872
	121,512	111,524	112,733	109,099	104,307
Expenses					
Claims costs					
Current year injuries	67,593	56,650	54,117	52,736	56,294
Prior years' injuries	30,572	29,936	28,586	26,342	24,713
	98,165	86,586	82,703	79,078	81,007
Administration	15,141	13,808	12,777	12,719	12,001
Other	4,094	4,869	4,596	4,882	4,181
	117,400	105,263	100,076	96,679	97,189
Surplus from operations before the following	4,112	6,261	12,657	12,420	7,118
Unfunded liability assessment	13,400	13,400	13,400	13,400	13,400
	17,512	19,661	26,057	25,820	20,518
Actuarial adjustments for prior years	(19,186)	(10,388)	(8,183)	(8,877)	(21,574)
Legislative changes	(17,367)	(1,286)	-	(1,182)	-
	(36,553)	(11,674)	(8,183)	(10,059)	(21,574)
Surplus (deficiency) for the year	(19,041)	7,987	17,874	15,761	(1,056)
Unfunded liability, beginning of year as previously stated	(91,667)	(99,354)	(117,228)	(132,989)	(134,103)
Prior period adjustment	-	-	-	-	2,170
Unfunded liability, beginning of year as restated	(91,667)	(99,354)	(117,228)	(132,989)	(131,933)
Appropriation to reserve fund	(392)	(300)	-	-	-
Unfunded liability, end of year	$ (111,100)	$ (91,667)	$ (99,354)	$ (117,228)	$ (132,989)
Funded ratio	74.1%	75.9%	72.4%	66.0%	59.2%

Five-Year History (continued)

Number of Accepted Claims
1994-1998

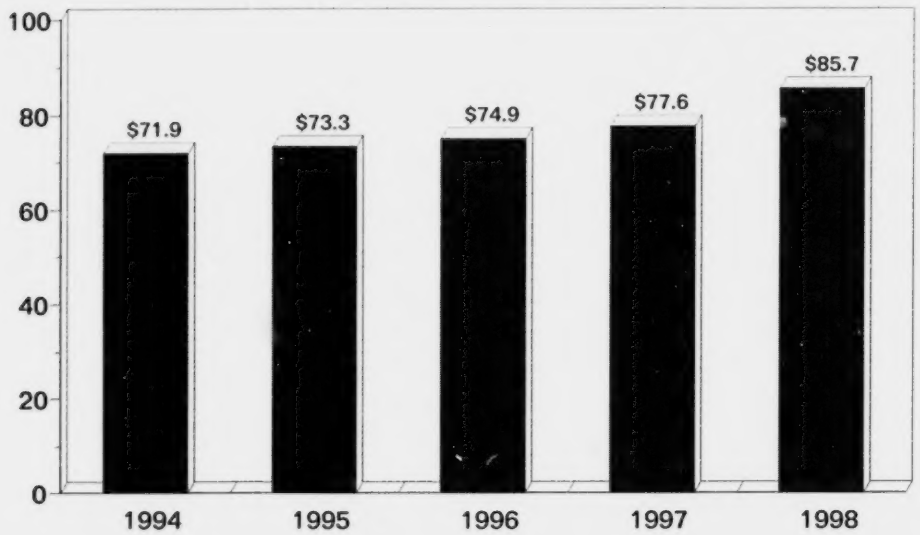


Average Weeks Temporary Earnings Loss Paid Per Injury
1994-1998

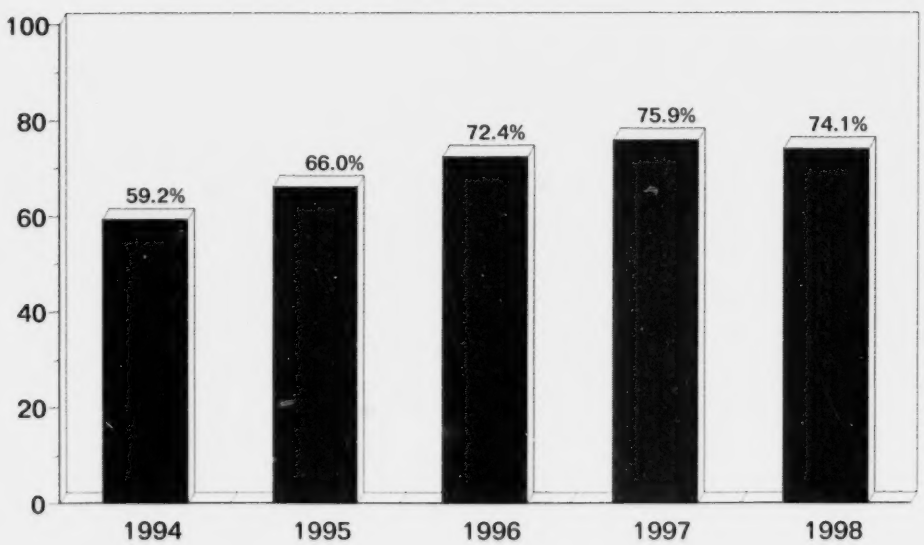


Five-Year History (continued)

Claims Cash Payments ($ Millions)
1994-1998

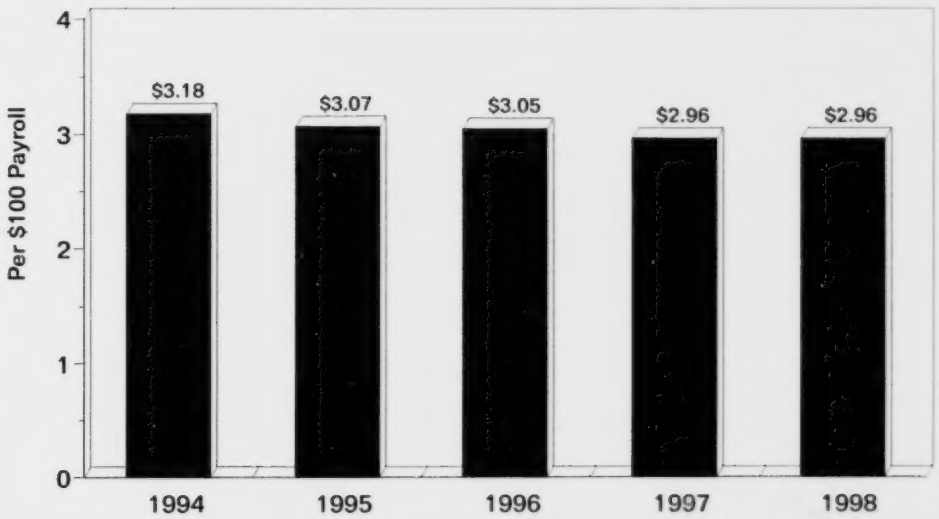


Funded Ratio
1994-1998

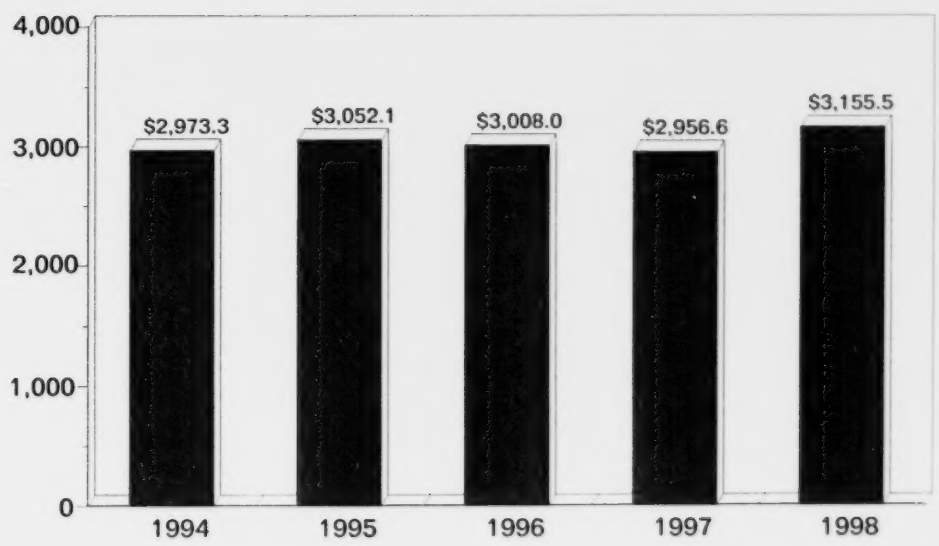


Five-Year History (continued)

Average Assessment Rate
1994-1998



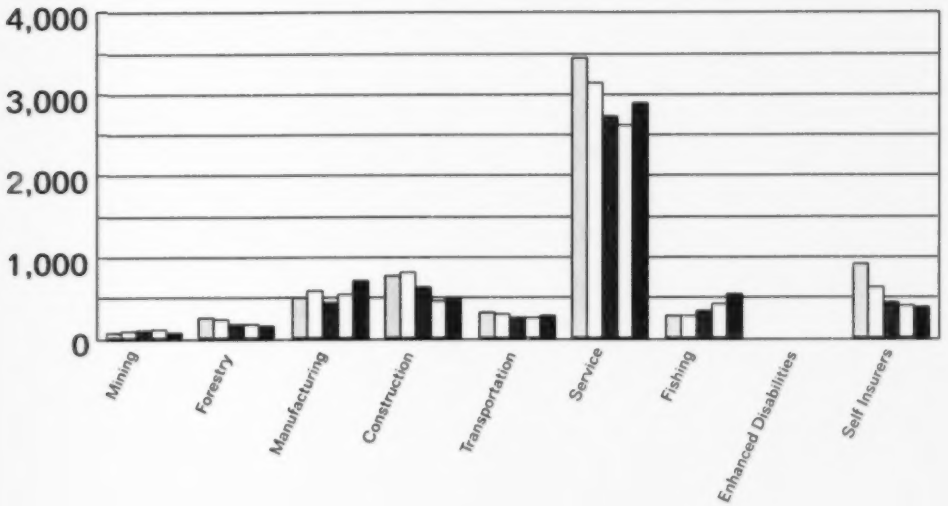
Assessable Payroll ($ Millions)
1994-1998



Five-Year History (continued)

Short-term Disability Claims (by Accident Date)
By Industry

1994 - 1998

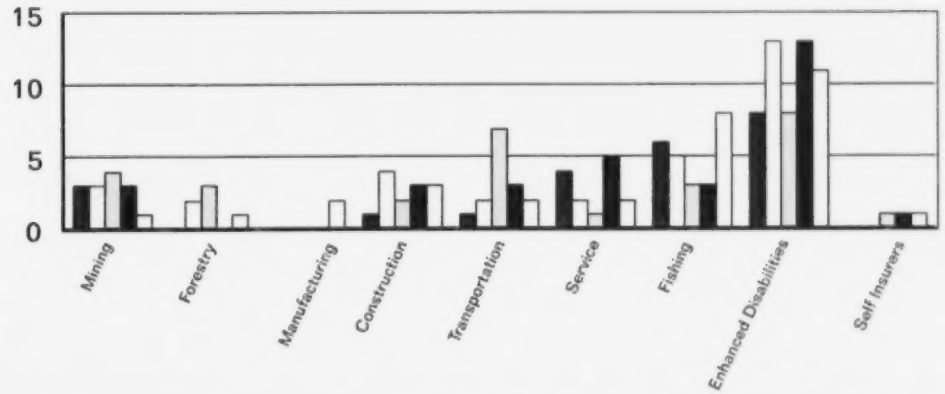


	Mining	Forestry	Manufacturing	Construction	Transportation	Service	Fishing	Enhanced Disabilities	Self Insurers	TOTALS
□ 1994	72	253	504	764	315	3,446	278	10	918	6,560
□ 1995	92	232	578	820	302	3,143	274	8	619	6,068
■ 1996	122	167	441	633	248	2,734	333	8	441	5,127
□ 1997	108	176	551	466	265	2,636	414	5	408	5,029
■ 1998	69	153	715	509	277	2,890	542	7	378	5,540

Five-Year History (continued)

Total Accepted Fatalities By Industry

1994 - 1998



	Mining	Forestry	Manufacturing	Construction	Transportation	Service	Fishing	Enhanced Disabilities	Self Insurers	TOTALS
■ 1994	3	0	0	1	1	4	6	8	0	23
□ 1995	3	2	0	4	2	2	5	13	0	31
□ 1996	4	3	0	2	7	1	3	8	1	29
■ 1997	3	0	0	3	3	5	3	13	1	31
□ 1998	1	1	2	3	2	2	8	11	1	31

1998 Fatality Claims - Type Of Accident

1998 Current Year Fatalities*

2 Fatalities resulted from long-term industrial disease
5 Fatalities resulted from drowning
1 Fatality resulted from automobile accident
1 Fatality resulted from an explosion

1998 Prior Year Fatalities**

14 Fatalities resulted from long-term industrial disease
5 Fatalities resulted from drowning
1 Fatality resulted from automobile accident
1 Fatality resulted from an explosion
1 Fatality resulted from a heart attack

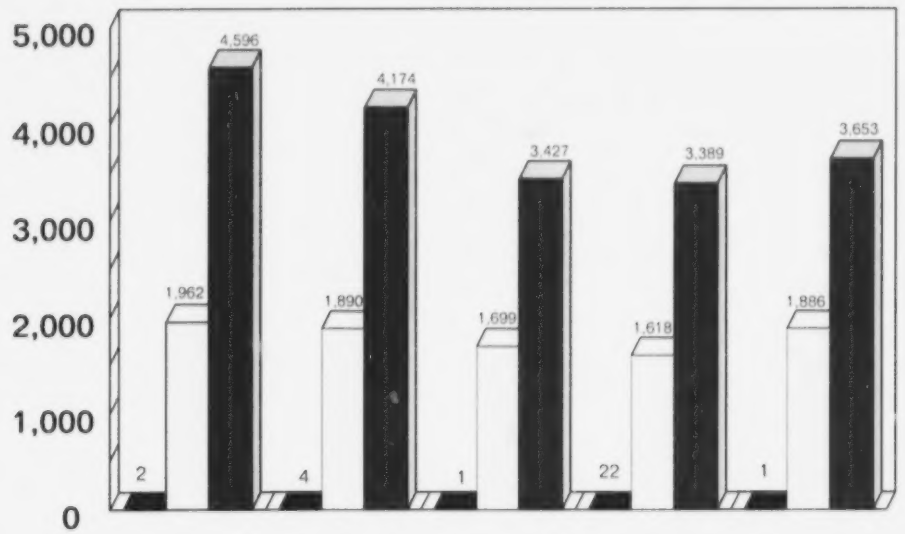
* Accepted Current Year Fatalities are the number of fatalities that occurred in 1998 and were accepted with payment between January 1 and December 31, 1998, including industrial disease fatalities.

** Accepted Prior Year Fatalities are the number of fatalities that occurred prior to 1998 and were accepted with payment between January 1 and December 31, 1998, including industrial disease fatalities.

Five-Year History (continued)

Short-term Disability Claims (by Accident Date)
By Gender

1994 - 1998



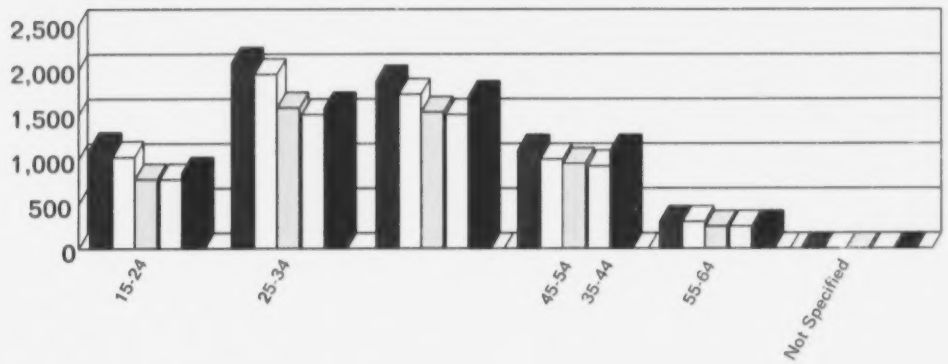
	1994	1995	1996	1997	1998
■ Not Specified	2	4	1	22	1
□ Female	1,962	1,890	1,699	1,618	1,886
■ Male	4,596	4,174	3,427	3,389	3,653
Totals	6,560	6,068	5,127	5,029	5,540

Five-Year History (continued)

Short-term Disability Claims (by Accident Date)

By Age

1994 - 1998

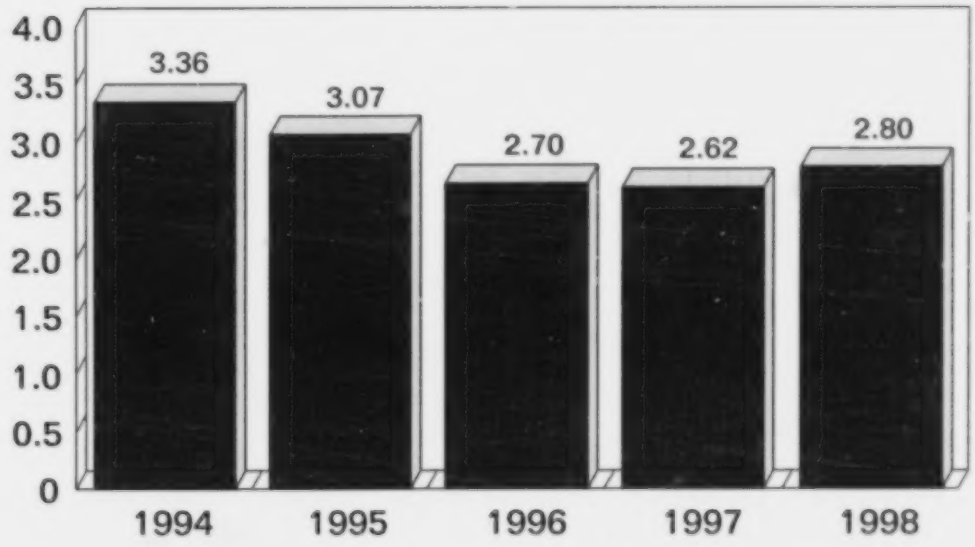


	15-24	25-34	35-44	45-54	55-64	Not Specified	Totals
■ 1994	1,142	2,096	1,888	1,106	314	14	6,560
□ 1995	1,047	1,967	1,731	1,000	312	11	6,068
□ 1996	791	1,587	1,526	951	250	22	5,127
□ 1997	799	1,510	1,512	928	266	14	5,029
■ 1998	856	1,589	1,711	1,110	269	5	5,540

Five-Year History (continued)

Incidence Rate Per 100 Employees For Short-term Disability Claims

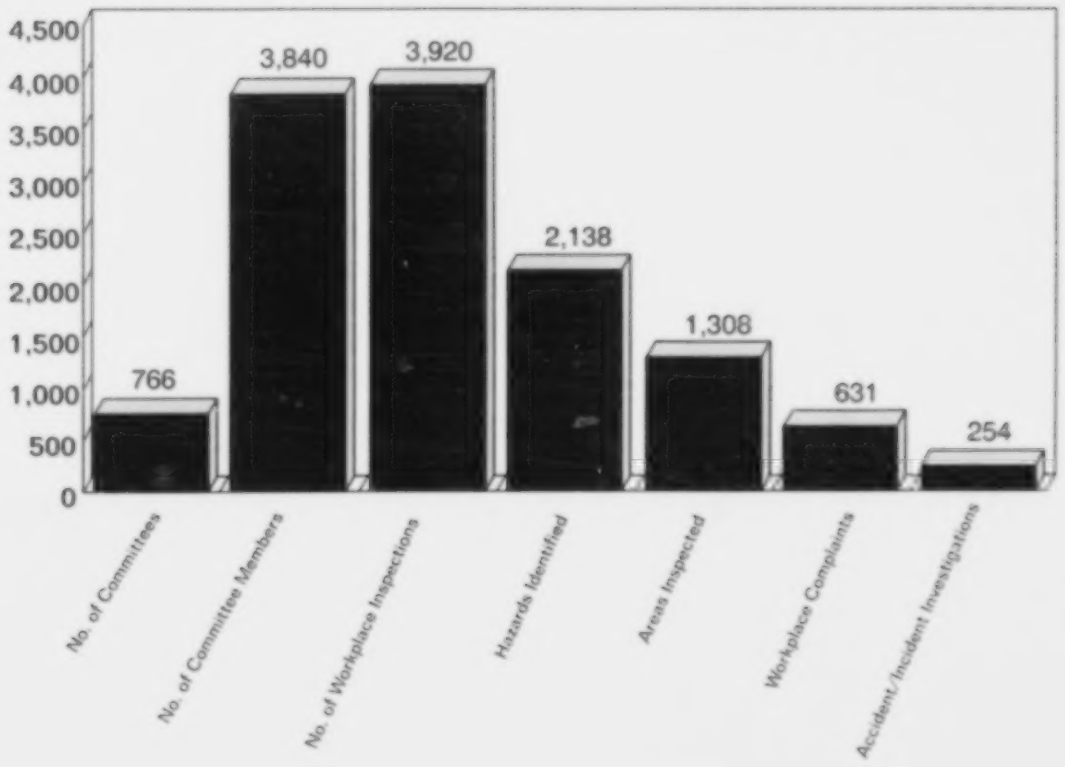
1994 - 1998



- Incidence rates for Short-term Disability Claims identify the number of time-loss injuries, for which compensation has been paid, for every 100 persons employed.
- The incidence rate is calculated as the total number of claims multiplied by 100, divided by the yearly average employment figure (actual).
- Short-term Disability Claims are generated by accident date.

Statistical Data Overview

Occupational Health and Safety Committees
Reported Activity 1998



→ This information has been captured from minutes of OHS Committees submitted to the Commission. It details the activity of Committees at their workplaces.

Statistical Data Overview (continued)

Short-term Disability Claims
For Part of Body Injured and Industry
1998 Injuries

	Mining	Forestry	Manu-facturing	Const-ruction	Transpor-tation	Service Industry	Fishing Industry	Enhanced Disabilities	Self Insurers	Total	Percent
Head, uns*	-	-	2	-	1	6	-	-	1	10	.18%
Cranial Region	-	-	-	1	3	9	-	-	3	16	.29%
Ear(s)	1	-	1	4	-	1	-	-	-	7	.13%
Face	5	7	89	31	16	82	18	1	14	263	4.75%
Head, nec**	1	-	3	1	1	5	2	-	2	15	.27%
Neck, including throat	3	1	14	10	6	50	10	-	6	100	1.80%
Larynx	-	-	-	-	-	1	-	-	-	1	.02%
Trunk, uns*	-	-	1	-	-	4	-	-	-	5	.09%
Shoulder	1	3	37	19	14	159	35	-	19	287	5.18%
Chest, Rib(s), Int. Organ(s)	2	7	22	18	9	70	18	-	8	154	2.78%
Back, Spine, Spinal Cord	18	48	159	138	84	924	121	-	111	1,603	28.93%
Abdomen	-	1	6	4	1	10	4	-	-	26	.47%
Pelvic Region	1	-	10	9	-	41	5	-	8	74	1.34%
Multiple Trunk Locations	-	-	1	-	-	1	-	-	-	2	.04%
Trunk, nec**	-	-	1	-	-	1	-	-	-	2	.04%
Arm(s)	3	6	35	26	19	144	36	1	26	296	5.34%
Wrist(s)	1	5	22	13	4	96	21	-	5	167	3.01%
Hand(s), except finger(s)	2	3	21	17	8	103	26	-	7	187	3.38%
Finger(s)	11	19	70	39	16	263	70	1	17	506	9.13%
Multiple Upper Extremities	2	1	17	11	4	86	14	-	7	142	2.56%
Upper Extremities, nec**	-	-	1	1	1	2	1	-	-	6	.11%
Leg(s)	7	22	53	55	13	160	32	-	39	381	6.88%
Ankle(s)	3	7	21	17	23	92	11	-	24	198	3.57%
Foot(Feet), except Toe(s)	3	5	28	24	14	86	20	-	18	198	3.57%
Toe(s)	-	1	4	5	2	17	4	-	2	35	.63%
Multiple Lower Extremities, nec**	3	3	9	9	6	43	9	-	5	87	1.57%
Lower Extremities, nec**	-	-	-	-	-	-	-	-	1	1	.02%
Body Systems	-	-	23	1	-	13	1	-	-	38	.69%
Multiple Body Parts	2	14	65	56	32	421	84	4	55	733	13.23%
Total	69	153	715	509	277	2,890	542	7	378	5,540	100.00%

* uns — unspecified
** nec — not elsewhere classified

Statistical Data Overview (continued)

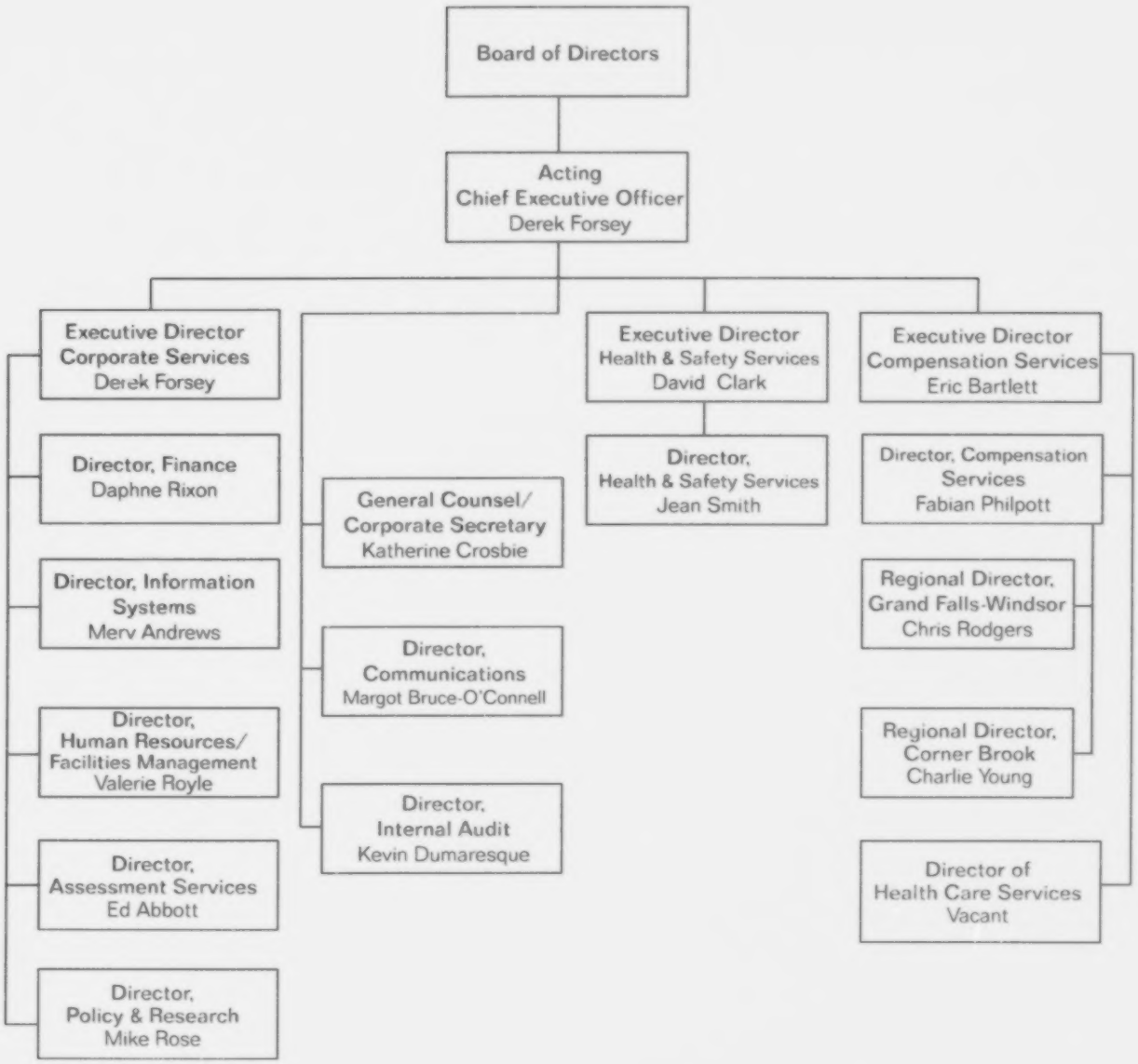
Short-term Disability Claims
For Nature Of Injuries and Industry
1998 Injuries

	Mining	Forestry	Manu-facturing	Const-ruction	Transpor-tation	Service Industry	Fishing Industry	Enhanced Disabilities	Self Insurers	Total	Percent
Dislocations	-	1	3	2	1	14	5	-	2	28	0.51%
Fractures	10	14	32	55	18	105	46	1	24	305	5.51%
Sprains, strains, tears	34	67	303	229	148	1,672	261	2	206	2,922	52.74%
Amputations, fingertips	1	1	2	2	1	2	1	-	2	12	0.22%
Cuts, lacerations	4	21	53	42	10	220	39	-	11	400	7.22%
Punctures, except bites	1	2	2	13	1	21	10	-	2	52	0.94%
Abrasions, scratches	-	-	1	5	-	7	2	-	-	15	0.27%
Bruises, contusions	4	17	70	36	27	246	52	1	39	492	8.88%
Foreign Bodies	3	4	71	22	13	52	10	-	8	183	3.30%
Burns, uns*	-	-	2	-	-	5	-	-	-	7	0.13%
Heat burns, scalds, uns*	-	-	11	2	1	47	3	-	7	71	1.28%
1st-degree heat burns, scalds	-	-	-	-	-	9	1	-	-	10	0.18%
2nd-degree heat burns, scalds	-	-	3	1	1	20	1	-	1	27	0.49%
Burns, nec**	1	-	2	1	1	10	-	-	-	15	0.27%
Burns, all others	1	1	2	-	1	6	2	-	1	14	0.25%
Concussions	-	-	1	1	1	6		-	1	10	0.18%
Cuts, abrasions, bruises	2	2	6	3	4	13	5	-	-	35	0.63%
Sprains and bruises	-	1	4	5	2	19	5	-	4	40	0.72%
Fractures and other injuries	1	1	4	2	3	11	2	-	1	25	0.45%
Crushing injuries	1	5	12	7	4	22	15	-	2	68	1.23%
Back pain, hurt back	-	6	10	14	10	60	6	-	11	117	2.11%
Soreness, pain, hurt, except back	3	1	21	13	8	83	17	-	13	159	2.87%
Carpal tunnel syndrome	1	-	4	2	1	12	4	-	1	25	0.45%
Welder's flash	-	-	13	2	-	3	-	-	2	20	0.36%
Bursitis	-	-	-	1	1	7	-	-	1	10	0.18%
Tendonitis	-	-	20	4	2	31	20	1	9	87	1.57%
Tenosynovitis	-	1	-	2	-	7	1	-	2	13	0.23%
Epicondylitis	-	1	2	3	-	4	-	-	1	11	0.20%
Non-specific allergic reaction	-	-	3	1	-	8	2	-	-	14	0.25%
Multiple symptoms	1	3	13	18	11	91	24	2	13	176	3.18%
Symptoms, all others	-	-	13	1	-	12	-	-	1	27	0.49%
Others	1	4	32	20	7	65	8	-	13	150	2.71%
Total	69	153	715	509	277	2,890	542	7	378	5,540	100.00%

* uns — unspecified

** nec — not elsewhere classified

Organizational Chart



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